Certificate Number: 20102-PAE-DE-036205987

Bankruptcy Case Number: 15-14980



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on <u>December 15, 2021</u>, at <u>5:13</u> o'clock <u>PM EST</u>, <u>Lisa Kochel</u> completed a course on personal financial management given <u>by internet</u> by <u>1stopbk.com Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern District of Pennsylvania</u>.

Date: December 15, 2021 By: /s/Marcy Walter

Name: Marcy Walter

Title: <u>Certified Personal Finance Counsleor</u>